

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Ranzini

Serial No.: 09/501,874

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

AMENDMENT AFTER FINAL

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Final Rejection mailed July 6, 2005, Applicants respectfully request reconsideration in view of the following. A petition and fee for a one month extension of time is dispatched herewith. No additional fees are believed due in connection with this response. However, in the event any additional fees are necessitated by this response, the Commissioner is hereby authorized to charge our deposit account no. 13-4500, order no. 3892-4000.

*Amendments to the Claims begin on page 2
Remarks begin on page 38*